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	States Bankruptcy Co		Voluntary Petition				
Northern Dist	trict of Illinois Easterr	Division					
Name of Debtor (if individual, enter Last, First, M	iddle):	Name of Joint Debtor (Spouse) (Last, F	irst, Middle)				
Rodrigue	,	Nane	z, Ernestine,				
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Del maiden and trade names):	otor in the last 8 years; (include married,				
Last four digits of Soc. Sec./Complete EIN or other state all)	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete E state all	IN or other Tax I.D. No (if more than one,				
***-**-2139		***	-**-5570				
Street Address of Debtor (No. & Street, City, and	I State):	Street Address of Joint Debtor (No. & S	street, City, and State):				
6118 Smoky Ridge Drive		6118 Smoky Ridge Dr	ive				
Plainfield IL	60586	Plainfield IL	60586				
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal	Place of Business:				
WII	-L		WILL				
Mailing Address of Debtor (if different from stree	address)	Mailing Address of Joint Debtor (if diffe	rent from street address):				
Location of Principal Assets of Business Debtor	(if different from street address above):						
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code U	nder Which the Petition is Filed (Check one box)				
Individual (includes Joint Debtors)	☐ Heath Care Business	Chapter 7	☐ Chapter 15 Petition for Recognition				
☐ Corporation (includes LLC & LLP)	Single Asset Real Estate as defined in 11 U.S.C 101 (51B)	☐ Chapter 9 ☐ Chapter 11	of a Foreign Main Proceeding				
See Exhibit D on page 2 of this form	Railroad	Chapter 12	☐ Chapter 15 Petition for Recognition				
☐ Partnership	☐ Stockbroker ☐ Commodity Broker	Chapter 13	of a Foreign Nonmain Proceeding				
Other (If debtor is not one of the above entities, check this box and	☐ Clearing Bank	Nature	of Debts (Check one Box)				
state type of entity below.)	☐ Other	Debts are primarily consumer	☐ Debts are primarily business				
	Tax-Exempt Entity (Check box, if applicable.)	debts, defined in 11 U.S.C. § 101(8) as "incurred by an	debts.				
	☐ Debtor is a tax-exempt	individual primarily for a personal, family, or household					
	organization under Title 26 of the United States Code (the Internal	purpose."					
	Revenue Code).						
Filing Fee (Che	eck one box)	Check one box	napter 11 Debtors				
Filing Fee attached		II	as defined in 11 U.S.C. Sec 101(51D)				
☐ Filing Fee to be paid in installments (applical	ole in individuals only). Must attach		btor as defined in 11 U.S.C. Sec. 101(51D)				
signed application for the court's consideration unable to pay fee except in installments. Rul	on certifying that the debtor is	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than 2 million.					
Filing Fee wavier requested (applicable to ch	napter 7 individuals only). Must	Check all applicable boxes:					
attach signed application for the court's cons	ideration. See Official Form 3B.	A plan is being filed with this petit					
		of creditors, in accordance with	cited prepetition from one of more classes 11 U.S.C. § 1126(b).				
Statistical/Administrative Information			This space is for court use only				
Debtor estimates that funds will be available Debtor estimates that, after any exempt projections.	for distribution to unsecured creatiors. Derty is excluded and administrative expense	s paid, there will be no					
funds available for distribution to unsecured		•					
	00- 1,000- 5,001- 10,0		Over				
49 99 199 9	99 5,000 10,000 25,0	000 50,000 100,000 10	00,000				
Estimated Assets		<u> </u>					
\$0 to \$10,000 to \$100,000	\$100,000 to \$1 million	\$1 million to More that	n \$100 million				
### Stimated Liabilities \$50,000 to \$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to More that	n \$100 million				

	Document_	_ Page 2 of 45	
	Voluntary Petition	Name of Debtor(s)	
•	This page must be completed and filed in every case)	Rodi	riguez, John
		Ern	estine Nanez
	AUDI D.I. C. EULINGUL CO.		
Location Where File	All Prior Bankruptcy Case Filed Within Last 8		Date Filed:
Location where File		Case Number:	
	NDIL (Eastern)	01-30224	08/28/2001
	NDIL (Eastern)	03-07721	02/20/2003
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	affilate of this Debtor (if more than one, attack	n additional sheet)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K ar pursuant to S	Exhibit A eted if debtor is required to file periodic reports (e.g., and 10Q with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of questing relief under chapter 11.)	(To be completed if debtor is an individent of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12 or 13 of title explained the relief available under the complete of the	chibit B that whose debts are primarily consumer debts.) named in the foregoing petition, declare er that (he or she) may proceed under e 11, United States Code, and have der each such chapter. I further certify btor the notice required by 11 USC §
☐ Exhibit	A is attached and made a part of this petition.	342(b).	14.00
		/s/ Ale	x Wilson
		Alex Wilson	Dated: 11/12/2007
Yes, ar No.	Exh (To be completed by every individual debtor. If a joint petition is alleged and signed by the debtor is attached and made a part of this petition.) Description: Check the A Debtor has been domiciled or has had a residence, principal period days immediately preceding the date of this petition or for a lor. There is a bankruptcy case concerning debtor's affiliate, gener. Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.	ibit D ed, each spouse must complete and attach a spetition. In of this petition. In of this petition. In of the Debtor - Venue In pulcable Box.) In of this petition. In	eparate Exhibit D.) is District for 180 her District. District. the United dant in an action regard to the
	Check all applications and control of the characteristics of the control of the characteristics of the characteris	plicable boxes.	
	following.) (Name of landlord that obtained judgme	ent)	
	(Address of Landlord)		
	Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and		
	Debtor has included in this petition the deposit with the court o period after the filing of the petition.	f any rent that would become due during	the 30-day

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Rodriguez, John **Ernestine Nanez**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ John Rodriguez

John Rodriguez

11/06/2007 Dated:

/s/ Ernestine Nanez

Ernestine Nanez

11/06/2007 Dated:

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Alex Wilson

Signature of Attorney for Debtor(s)

Alex Wilson

Printed Name of Attorney & Bar Number

Bar No: 6278725

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 11/12/2007

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Here
Dated	: 11/06/2007	/s/ John Rodriguez Sign & Date
I certify	under penalty of perjury that	the information provided above is true and correct.
do	The United States trustee or bar es not apply in this district.	skruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
	Active military duty in a military	combat zone.
pa	·	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to person, by telephone, or through the Internet.);
of	realizing and making rational decisions	with respect to financial responsibilities.);
by	a motion for determination by the court	edit counseling briefing because of: [Check the applicable statement.] [Must be accompanied] C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable
pr de pe	edit counseling briefing within the first 30 ovided the briefing, together with a copy eadline can be granted only for cause an priod. Failure to fulfill these requirement ankruptcy case without first receiving a control	ons stated in your motion, it will send you an order approving your request. You must still obtain the days after you file your bankruptcy case and promptly file a certificate from the agency that of any debt management plan developed through the agency. Any extension of the 30-day d is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day is may result in dismissal of your case. If the court is not satisfied with your reasons for filing your redit counseling briefing, your case may be dismissed.
S	ays from the time I made my request, ar	counseling services from an approved agency but was unable to obtain the services during the five and the following exigent circumstances merit a temporary waiver of the credit counseling requirement lust be accompanied by a motion for determination by the court.] [Summarize exigent circumstances
p	United States trustee or bankruptcy admi performing a related budget analysis, but	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the nistrator that outlined the opportunties for available credit counseling and assisted me in I do not have a certificate from the agency describing the services provided to me. You must file escribing the services provided to you and a copy of any debt repayment plan developed through ur bankruptcy case is filed.
-		I I have a certificate from the agency describing the services provided to me. Attach a copy of the lent plan developed through the agency.

John Rodriguez

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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	-	Frnestine Nanez	Here
Dated:	11/06/2007	/s/ Ernestine Nanez	Sign & Date
I certify u	nder penalty of perjury that	the information provided above is true and correct.	
does	The United States trustee or ban not apply in this district.	kruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10	9(h)
	Active military duty in a military	combat zone.	
partic	- ·	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to n person, by telephone, or through the Internet.);	
of rea	lizing and making rational decisions	.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapa with respect to financial responsibilities.);	ble
by a r	I am not required to receive a cronotion for determination by the court.	edit counseling briefing because of: [Check the applicable statement.] [Must be accompanied]	
provi dead perio	t counseling briefing within the first 30 ded the briefing, together with a copy line can be granted only for cause ar d. Failure to fulfill these requirement	ons stated in your motion, it will send you an order approving your request. You must still obtain 0 days after you file your bankruptcy case and promptly file a certificate from the agency that of any debt management plan developed through the agency. Any extension of the 30-day had is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day is may result in dismissal of your case. If the court is not satisfied with your reasons for filing your case may be dismissed.	
	s from the time I made my request, an can file my bankruptcy case now. [M	counseling services from an approved agency but was unable to obtain the services during the nd the following exigent circumstances merit a temporary waiver of the credit counseling require flust be accompanied by a motion for determination by the court.] [Summarize exigent circumsta	ement
perf a co	ed States trustee or bankruptcy admi orming a related budget analysis, but	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by inistrator that outlined the opportunities for available credit counseling and assisted me in t I do not have a certificate from the agency describing the services provided to me. You must escribing the services provided to you and a copy of any debt repayment plan developed throughour bankruptcy case is filed.	file
perf	ed States trustee or bankruptcy admi orming a related budget analysis, and	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by inistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a copy of nent plan developed through the agency.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$652

The Filing Fee has been paid.

Balance Due

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 11/12/2007 /s/ Alex Wilson

Attorney Name: Alex Wilson
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6278725

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
6118 Smoky Ridge Drive Plainfield, IL 60586 (Debtor's Residence)	Fee Simple	J	\$ 229,000	\$ 233,300

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$229,000.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property	C H	Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand					
		Cash on Hand		\$	100
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.	X				
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Furniture Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	J	\$	50 1,800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	100
06. Wearing Apparel					
		Necessary wearing apparel.		\$	400
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding bands		\$	250
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x				
10. Annuities. Itemize and name each issuer.	Х				
PFG Record # 330793	IÍI IIII	1818 1818 1818 1818 1818 1818 1818 1818 1818 1818 1818 1818 1818 1818	Form B6	B (10/05)	Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C A A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable	Х			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	x			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		ACC - 2005 Chevrolet Impala	J	\$ 12,075

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C H H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or				
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							
		Total (Report also on Summary of Schedules)		\$14,775				

Document Page 11 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

John Rodriguez and Ernestine Nanez, Debtors

SCHEDULE C - PROPER	RTY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property 6118 Smoky Ridge Drive Plainfield, IL 60586 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 229,000
01. Cash on Hand Cash on Hand	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,800	\$ 1,800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 400	\$ 400
07. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands	735 ILCS 5/12-1001(b)	\$ 250	\$ 250
25. Autos, Truck, Trailers and other vehicles and accessories. ACC - 2005 Chevrolet Impala	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 12,075

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H M J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	ACC Consumer Finance LLC Bankruptcy Department 9191 Towne Center Dr., #220 San Diego CA 92122 Acct No.: 917229		J	Dates: 10/2005 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 12,075 Intention: None *Description: ACC - 2005 Chevrolet Impala				\$ 21,000	\$ 8,925
2	City Water Joliet Attn: Bankruptcy Dept. 150 W. Jefferson Joliet IL 60432 Acct No.: 190473369250		J	Dates: 2006 Nature of Lien: Statutory Lien Market Value: \$ 270,000 Intention: None *Description: 6118 Smoky Ridge Drive Plainfield, IL 60586 (Debtor's Residence)				\$ 100	\$ 100
3	Elizabeth Brown aka Lizzann Enterprises, Inc. PO BOX 1475 Milwaukee WI 53201 Acct No.: ERNESTINE NANEZ		J	Dates: 2006 Nature of Lien: Mortgage - Second Market Value: \$ 229,000 Intention: *Description: 6118 Smoky Ridge Drive Plainfield, IL 60586 (Debtor's Residence)				\$ 20,000	\$ 0
4	Fremont Investment & Loan Attn: Bankruptcy Dept. 2020 Santa Monica Blvd. Santa Monica CA 90404 Acct No.: 3000188299		J	Dates: 2004 Nature of Lien: Mortgage Market Value: \$ 229,000 Intention: None *Description: 6118 Smoky Ridge Drive Plainfield, IL 60586 (Debtor's Residence)				\$ 203,600	\$ 203,600

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
5 Fremont Investment & Loan Attn: Bankruptcy Dept. 2020 Santa Monica Blvd. Santa Monica CA 90404 Acct No.: 3000188299		J	Dates: 2007 Nature of Lien: Mortgage Arrears Market Value: \$ 270,000 Intention: None *Description: 6118 Smoky Ridge Drive Plainfield, IL 60586 (Debtor's Residence)				\$ 4,800	\$ 4,800
6 Keay & Costello c/o Caton Ridge HOA 128 S. County Farm Road Wheaton IL 60187 Acct No.: 07LM2809		J	Dates: 2007 Nature of Lien: Statutory Lien Market Value: \$ 270,000 Intention: None *Description: 6118 Smoky Ridge Drive Plainfield, IL 60586 (Debtor's Residence)				\$ 500	\$ 500
7 Monterey Financial Services Attn: Bankruptcy Dept. 4095 Aveneda De La Plata Oceanside CA 92056 Acct No.: 112		J	Dates: 2006 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 50 Intention: *Description: Furniture				\$ 420	\$ 370
8 Will County Collector Attn: Bankruptcy Dept. 302 N. Chicago St. Joliet IL 60432-4059 Acct No.: 03-32-303-043		J	Dates: 2006 Nature of Lien: Property Taxes Market Value: \$ 270,000 Intention: *Description: 6118 Smoky Ridge Drive Plainfield, IL 60586 (Debtor's Residence)				\$ 4,300	\$ 0

Total

\$ 254,720 \$ 218,295

(Report also on Summary of Schedules.)

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

	Charly this have if debter has no avaditars halding unaccount missis, elaines to nonert an this Cabadula F
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Unliquidated Н Date Claim Was Incurred and Codebtor Disputed Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) С **Adventist Health System** Dates: 2006 Bankruptcy Dept. 1,100 Reason: **Medical/Dental Services** PO Box 510410 St. Louis MO 63151 Acct #: 61860236204226

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Merchants Credit Guide Co. Bankruptcy Department 223 W. Jackson Blvd., Ste. 900 Chicago IL 60606

2	Asset Acceptance Bankruptcy Department PO Box 795161 San Antonio TX 78279-5161	J	Dates: Reason:	2006 Credit Card or Credit Use		\$ 5,800
	Acct #: 12489415					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
AT&T Attn: Bankruptcy Dept. PO Box 8212 Aurora IL 60572-8212		J	Dates: 2006 Reason: Utility Bills/Cellular Service				\$ 600
Acct #: 132680030497922 Law Firm(s) Collection Agent(s) Re Bureau of Coll. Recovery, Inc. Bankruptcy Department	epre	esen	ting the Original Creditor				

Bankruptcy Department
7575 Corporate Way
Eden Prairie MN 55344

4	Buyowner Attn: Bankruptcy Dept. 1121 S. Military Trail Deerfield Beach FL 33442	J	Dates: Reason:	2007 Credit Extended to Debtor(s)		\$ 1,600
	Acct #: CHI14094					

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

S & T Federal Credit Union Attn: Bankruptcy Department 8400 Broadway

Merrillville IN 46410

5	ECS Bankruptcy Department 5340 N. Clark Chicago IL 60640 Acct #: 598912	J	Dates: Reason:	2007 Medical/Dental Services		\$	50	00
6	Check Recovery Systems Bankruptcy Department PO Box 45405 Los Angeles CA 90045-0405 Acct #: 181606300326	J	Dates: Reason:	2003 NSF Checks		\$	1:	25

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In re

Record #

330793

John Rodriguez and Ernestine Nanez / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS													
,	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim					
7	City of Chicago Bureau Parking Bankruptcy Department 333 S. State St., Rm. 540 Chicago IL 60604		J	Dates: 2006 Reason: Fines				\$	1,000					
8	Acct #: 5066399080 Comcast Bankruptcy Department 11621 E. Marginal Way 5 Tukwila WA 98168-1965 Acct #: 87982014208677		J	Dates: 2006 Reason: Cable Bill				\$	500					
9	Commonwealth Edison Attn: System Credit/BK Dept 2100 Swift Dr. Oak Brook IL 60523 Acct #: 606346198		J	Dates: 2003 Reason: Utility Bills/Cellular Service				\$	350					
	DirecTV Bankruptcy Department PO Box 78626 Phoenix AZ 85062 Acct #: 2077235		J	Dates: 2006 Reason: Utility Bills/Cellular Service				\$	315					
	Dish Network Attn: Bankruptcy Dept. Dept. 0063 Palatine IL 60055-0063 Acct #: 8255909640888076		J	Dates: 2006 Reason: Utility Bills/Cellular Service				\$	300					
	Dupage Cardiology Attn: Bankruptcy Dept. 777 Oakmont Lane Westmont IL 60559 Acct #: 1493UKUMA		J	Dates: 2007 Reason: Medical/Dental Services				\$	850					
	Dupage Cardiology' Attn: Bankruptcy Dept. 777 Oakmont Lane Westmont IL 60559		J	Dates: 2007 Reason: Medical/Dental Services				\$	850					
	Acct #: IKUMA1493						6F (10	(0.0)	Page 3 of 9					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
14 Emergency Health Care Phys. Bankruptcy Department 649 Executive Dr. Willowbrook IL 60527 Acct #: 00123570		J	Dates: 2007 Reason: Medical/Dental Services				\$ 1,100				
15 Emergency Health Care Phys. Bankruptcy Department 649 Executive Dr. Willowbrook IL 60527 Acct #: 7950		J	Dates: 2007 Reason: Medical/Dental Services				\$ 1,800				

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

KCA Financial Services Bankruptcy Department 628 North St. Geneva IL 60134

16	Fingerhut Bankruptcy Department PO Box 1250 St. Cloud MN 56395 Acct #: 6276456024441360	J	Dates: Reason:	2007 Credit Card or Credit Use		\$	350
17	Hinsdale Hospital Bankruptcy Department 120 N. Oak St. Hinsdale IL 60521 Acct #: H6186023	J	Dates: Reason:	2006 Medical/Dental Services		\$	1,200

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
18 Hinsdale Hospital Bankruptcy Department 120 N. Oak St. Hinsdale IL 60521		J	Dates: 2007 Reason: Medical/Dental Services				\$ 20					
Acct #: 24134005												

Merchants Credit Guide Co. Bankruptcy Department 223 W. Jackson Blvd., Ste. 900 Chicago IL 60606

19 Household Bank
Bankruptcy Department
12447 S.W. 69th Ave.
Tigard OR 97223
Acct #: 13462191060400330

Dates: 2006

Reason: Credit Card or Credit Use

\$ 760

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

CACH LLC Bankruptcy Department 370 17th St., Ste. 5000 Denver CO 80202

20	IDES Bankruptcy Department PO Box 4385 Chicago IL 60680 Acct #: 331642139	Н	Dates: Reason:	2007 Overpayment of Benefits		\$	1,800
21	IDES Bankruptcy Department PO Box 4385 Chicago IL 60680 Acct #: 2139	J	Dates: Reason:	2006 Overpayment of Benefits		\$	1,800

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
22	JC Penney Bankruptcy Department Box 533 Dallas TX 75221 Acct #: 24855175241		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 300				
23	Jewel Osco/US Bank NA, ND Attn: Bankruptcy Department PO Box 6345 Fargo ND 58125-6345 Acct #: 6972382		J	Dates: 2006 Reason: NSF Checks				\$ 90				
24	Northwest Collectors Bankruptcy Department 3601 Algonquin Rd., Ste. 500 Rolling Meadows IL 60008-3104 Acct #: 3176112797		J	Dates: 2003 Reason: Debt Owed				\$ 85				
25	Nuvell Credit Corp. Bankruptcy Department PO Box 2365 Memphis TN 38101-2365 Acct #: 00656054731313566		J	Dates: 2006 Reason: Deficiency, Repo'd/Surr'd Auto				\$ 8,000				
26	Olympia College Attn: Bankruptcy Dept. 9811 Woods Dr. Skokie IL 60077 Acct #: 331R642139		J	Dates: 2005 Reason: Loan or Tuition for Education				\$ 2,400				

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

RJM Acquisition Funding Bankruptcy Department 575 Underhill Blvd., Ste. 224 Syosset NY 11791



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
27 Provena St. Joseph Hospital Attn: Bankruptcy Department 77 North Airlite Street Chicago IL 60123 Acct #: DC0026398453		J	Dates: 2007 Reason: Medical/Dental Services				\$ 275					

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pellettieri & Associates Ltd. Bankruptcy Department 991 Oak Creek Dr. Lombard IL 60148

28	Public Safety Attn: Bankruptcy Dept. PO BOX 457 Wheeling IL 60090 Acct #: 135621	J	Dates: Reason:	2007 Medical/Dental Services	\$ 1,	,000
29	Sallie Mae Bankruptcy Department 1002 Arthur Dr. Lynn Haven FL 32444 Acct #: 940614551310002	J	2 0.100.	2005 Loan or Tuition for Education	\$ 2,	,900
30	Sallie Mae Bankruptcy Department PO Box 9500 Wilkes Barre PA 18773 Acct #: 940614551310003	J		2005 Loan or Tuition for Education	\$ 4,	,700
31	Sam's Club Bankruptcy Department PO Box 530942 Atlanta GA 30353 Acct #: 7714100404044265	J	2 0.100.	2006 Credit Card or Credit Use	\$	350

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim	
32 Security Finance Attn: Bankruptcy Department 2222 Plainfield Road, Unit A Crest Hill IL 60403 Acct #: 9776		J	Dates: 2007 Reason: Credit Card or Credit Use				\$ 500	
33 Sprint Bankruptcy Department PO Box 219554 Kansas City MO 64121 Acct #: 2072		J	Dates: 2006 Reason: Utility Bills/Cellular Service				\$ 475	

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Asset Acceptance Bankruptcy Department PO Box 795161 San Antonio TX 78279-5161

34	Suburban Radiologists Attn: Bankruptcy Department 1415 W. 55th St. Countryside IL 60525 Acct #: 872732621663	J	Dates: Reason:	2006 Medical/Dental Services		\$ 150
35	TCF Bank Attn: Bankruptcy Department PO Box 1501 Minneapolis MN 55480-1501 Acct #: 565000	J	Dates: Reason:	2006 Credit Card or Credit Use		\$ 450

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

American Collection Co. Bankruptcy Department 919 E. Estes Ave Schaumburg IL 60193



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITO	RS	НО	LDING UNSECURED NON-PRI	ORIT	ΥC	LAI	IMS	
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim
Bankruptcy Department PO Box 742596 Cincinnati OH 45274-2596 Acct #: 394900308		J	Dates: 2006 Reason: Utility Bills/Cellular Service				\$	785
Law Firm(s) Collection Agent(s) F	Repre	esen	ting the Original Creditor					
AmSher Collection Services Bankruptcy Department 600 Beacon Pkwy. W, Ste. 300 Birmingham AL 35209 Bay Area Credit Service, Inc. Bankruptcy Department PO Box 1207 Pittsburg CA 94565								
Bankruptcy Department PO Box 7835 Madison WI 53707-7835 Acct #: 701650922		J	Dates: 2006 Reason: Utility Bills/Cellular Service				\$	310
Law Firm(s) Collection Agent(s) F	Repre	esen	ting the Original Creditor	1	1			
Portfolio Recovery Assoc. Riverside Commerce Center 120 Corporate Blvd., Ste. 100 Norfolk VA 23502								
38 <u>Washington Mutual</u> Bankruptcy Dept. 8605 W. 95th Street Hickory Hills IL 60457		J	Dates: 2007 Reason: Credit Card or Credit Use				\$	500
Acct #: 3152484883								

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 45,990.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record #



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



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In re

Record #:

John Rodriguez and Ernestine Nanez, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SPOUSE ~ RELATIONSHIP AND AGE				
Status: Married	20, disabled son, 19, student son, 14, son, ,					
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT				
Occupation:	Driver	Driver				
Name of Employer:	Magnum Transportation	Laidlaw Transit, Inc.				
Years Employed	just started	2 months				
Employer Address:	3619 S. Normal St.	1823 Centre Point Cir. Ste A				
City, State, Zip	Chicago, IL 60609	Naperville, IL 60563				

\$ 3,553.33	\$ 1,625.00 \$ 0.00		
	9.00		
0.0.000	Ψ 0.00		
\$ 3,553.33	\$ 1,625.00		
_			
\$ 714.35	\$ 216.67		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 714.35	\$ 216.67		
\$ 2,838.98	\$ 1,408.33		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 623.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 0.00	\$ 0.00		
\$ 3,461.98	\$ 1,408.33		
\$ 4,870.31			
	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 714.35 \$ 2,838.98 \$ 0.00 \$ 0.00		

of Certain Liabilities and Related Data.) 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

330793

UNITED STATES BANKRUFT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

	SCHEDULI	E J - CURREN	T EXPEN	SES OF	INDIVIDUAL	DEBTOR(S)	
-	ete this schedule by estimation ade bi-weekly, quarterly, sen		•		ebtor's family at time ca	ase filed. Prorate any	
	ox if joint petition is filed & del	•	•		eparate schedule of exp	enditures labeled "Spouse".	
	home mortgage paymo		•	•		•	\$ 20.00
	l Estate taxes included	•		-	ance included?	[] Yes [x] No	φ 20.00
			D. 11	operty moun	arioc iriciaaca:	[] 103 [X] 110	# 050 00
Utilities:	,	-					\$ 250.00
	b. Water and Sewec. Telephone	lf					\$ 80.00 \$ 75.00
		age, Internet, Cable					\$ 75.00 \$ -
Hama N							·
	laintenance (repairs ar	іа иркеер)					\$ 50.00
Food							\$ 400.00
Clothing							\$ 75.00 \$ 45.00
-	and Dry Cleaning						·
	and Dental Expenses					·	\$ 50.00
-	rtation (not including c				Licenses, Repair	, Bus/Train	_ \$ 336.00
	ion, Clubs and Enterta de Contributions	inment, Newspapers	s, iviagazines,	etc.			\$ -
	ce (not deducted from	wages or included in	home morta:	ane navment	·c)		<u>\$ -</u>
insuran	a. Homeowner's or	-	r nome monge	age payment	.3)		\$ 43.00
	b. Life						\$ -
	c. Health						\$-
	d. Auto						\$ 80.00
	e. Other						\$-
. Taxes (ı	not deducted from wag	es or included in ho	me mortgage	payments)			<u> </u>
(Specify) Federal or State	Tax Repayments,	Real Estate T	axes			\$ 355.00
. Installm	ent Payments: (In Cha	pter 11, 12, and 13	cases, do not	list payments	s to be included in	plan)	
	a. Auto						<u>\$-</u>
	b. Reaffirmation Pa	yments		1			\$ -
A I:	c. Other		\$-				\$-
-	, maintenance and sup						\$-
•	ts for support of addition	•					\$-
•	expenses from operat	•		•	•		\$ -
. Other:	Haircuts, Hygiene,	Newspaper/Mags Postage/Bankir		n, Books &	Childcare & Babysitting	Pet Care:	
	Eyecare, Meds \$110.00	\$15.00		S Repay: 35.00	\$ -	\$ -	\$160.00
	GE MONTHLY EXPEN cal of Summary of Certain L	SES (Total lines 1-17. F	Report also on Su		•		\$ 2,019.0
	•				ho voor fallender	ho filing this deer	·nt·
None	e any increase/decreas	se in expenditures a	nticipated to d	ccur witnin t	ne year following t	ne filing this docume	ent:
STATE	MENT OF MONTHLY N	IET INCOME	a. Average	monthly inc	ome from Line 15	of Schedule I	\$ 4,870.31
			_	-	penses from Line		\$ 2,019.00
			_		(a. minus b.)		\$ 2,851.31
			,		. ,		-

Record #: 330793

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2007: \$1,100 2006: \$6,245 2005: \$5,915	Employment	
Spouse		
AMOUNT	SOURCE	

Document Page 29 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

	STATEMENT OF FINA	AINUIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
0007: #0.000	employment		
2007: \$8,806 2006: \$31,677			
2005: \$30,361			
02. INCOME OTHER THAN FROM E	MPLOYMENT OR OPERATION OF BUSIN	NESS:	
	by the debtor other than from employment,	· · · · · · · · · · · · · · · · · · ·	-
	the commencement of this case. Give parti-	- · · · · · · · · · · · · · · · · · · ·	
spouse separately. (Married debtors fi is filed, unless the spouses are separa	ling under chapter 12 or chapter 13 must sated and a joint petition is not filed.)	tate income for each spouse whether or	not a joint petition
AMOUNT	SOURCE		
2007, 6000	unemployment		
2007: \$966 2006: \$0			
2005: \$0			
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and	C.		
a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS	S: List all payments on loans, installmen	t purchases of goods or
	tor made within 90 days immediately proce		
· · ·	r is affected by such transfer is not less tha		
	nt of a domestic support obligation or as pacreditor counseling agency. (Married debto	· ·	· · ·
	rhether or not a joint petition is filed, unless	· · · · · · · · · · · · · · · · · · ·	
•	•	, , ,	•
Name and Address	Dates of	Amount	Amount

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NONE

X

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of
 Amount Paid or Value of
 Amount

 of Creditor
 Payment/Transfers
 Transfers
 Still Owing

NON

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name & Address of Creditor
 Dates
 Amount Paid or Value of
 Amount

 & Relationship to Debtor
 of Payments
 Transfers
 Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

Forcible Entry and Detainer Will Judgment Entered

Foster Premiere v. Ernestina Nanez

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

9/2007

Description and Value of Property

Dodge Caravan

Nuvell, See schedule F

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

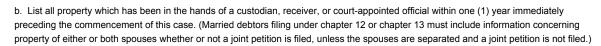
Name and Address of Assignee

Date of

Terms of Assignment or Settlement

Assignment

NONE X



Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

Relationship to Debtor,

Date of

Description and Value of Gift

Organization

If Any

Gift

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Payment/Value: Total Fee 3,500.00. Debtor paid \$652.00 prior to filing, balance to be paid during plan

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2007 \$50.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Describe Property Transferee, Relationship Transferred and Value Received to Debtor Date

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Amount and Date Name of Date(s) of Sale or Trust or of other Device Transfer(s) Closing

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Type of Account, Last Four Digits Amount and Name and Address of of Account Number, and Amount of Date of Sale or Institution Final Balance Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Date of Transfer or Name and Address of Bank Names & Addresses of Those With Description of Surrender, if Any or Other Depository Access to Box or depository Contents

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In re

John Rodriguez and Ernestine Nanez, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS	
13. SETOFFS:			
of this case. (Married debtors filing u		of the debtor within 90 days preceding the comme information concerning either or both spouses wh s not filed.)	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD FO	R ANOTHER PERSON: erson that the debtor holds or controls.		
Name and Address of Owner	Description and Value of Property	Location of Property	
15. PRIOR ADDRESS OF DEBTOR	(S):		
	years immediately preceding the commence	ement of this case, list all premises which the debt . If a joint petition is filed, report also any separate	
f debtor has moved within three (3) occupied during that period and vaca	years immediately preceding the commence	·	
f debtor has moved within three (3) occupied during that period and vaca of either spouse. . Address	years immediately preceding the commence ated prior to the commencement of this case Name Used	e. If a joint petition is filed, report also any separate Dates of	
f debtor has moved within three (3) occupied during that period and vacable either spouse. Address 16. SPOUSES and FORMER SPOU	years immediately preceding the commence ated prior to the commencement of this case Name Used SES: community property state, commonwealth, certo Rico, Texas, Washington, or Wisconsir	e. If a joint petition is filed, report also any separate Dates of	e address aho,

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket

Name and Address of Docket Status of Governmental Unit Number Disposition

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NONE
X

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and

Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dat
b. Identify any business listed in subdivis	sion a., above, that is "single asset rea	l estate" as defined in 11 USC 101.	
Name	Address		
The following questions are to be comp	leted by every debtor that is a corpora	ion or partnership and by any individual	debtor who is or
has been, within six years immediately p	•		
executive, or owner of more than 5 perce partnership, a sole proprietor, or self-emp	• , ,		ted partner, of a
	no year in a drade, profession, or early	solvity, oldior tall of part time.	
		y if the debtor is or has been in business,	as defined above,
	nplete this portion of the statement only		
	·	or who has not been in business within the	nose six years



Dates Services

Rendered

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised

Name and Address

the keeping of books of account and records of the debtor.

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In re

John Rodriguez and Ernestine Nanez, Debtors

	STATEMENT OF FIN	
	who within two (2) years immediately preceding d a financial statement of the debtor.	the filing of this bankruptcy case have audited the books of
		Dates Services
Name	Address	Rendered
	rho at the time of the commencement of this cas of account and records are not available, expla	se were in possession of the books of account and records in.
Name	Address	
	2) years immediately preceding the commencer Date Issued	e and trade agencies, to whom a financial statement was nent of this case.
. INVENTORIES It the dates of the last two inve e dollar amount and basis of each	ntories taken of your property, the name of the	person who supervised the taking of each inventory, and Dollar Amount of Inventory
. INVENTORIES It the dates of the last two inve e dollar amount and basis of ea	ntories taken of your property, the name of the ach inventory.	· · · · · · · · · · · · · · · · · · ·
o. INVENTORIES st the dates of the last two inve e dollar amount and basis of ea Date of Inventory	ntories taken of your property, the name of the ach inventory. Inventory	Dollar Amount of Inventory (specify cost, market of other basis)
o. INVENTORIES st the dates of the last two inve e dollar amount and basis of ea Date of Inventory	ntories taken of your property, the name of the ach inventory. Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)
INVENTORIES If the dates of the last two invested dollar amount and basis of each of Inventory List the name and address of Inventory	Intories taken of your property, the name of the ach inventory. Inventory Supervisor The person having possession of the records of Name and Addresses of Custodian	Dollar Amount of Inventory (specify cost, market of other basis) each of the inventories reported in a., above.
INVENTORIES It the dates of the last two invested dollar amount and basis of each of Inventory List the name and address of Inventory CURRENT PARTNERS, OF	Intories taken of your property, the name of the ach inventory. Inventory Supervisor the person having possession of the records of Name and Addresses of Custodian of Inventory Records	Dollar Amount of Inventory (specify cost, market of other basis) each of the inventories reported in a., above.
INVENTORIES Interpretation of the last two invested dollar amount and basis of each of the last two invested dollar amount and basis of each of the last two invested dollar amount and basis of each of last of the last two invested dollars amount and basis of each of last of la	Intories taken of your property, the name of the ach inventory. Inventory Supervisor The person having possession of the records of Name and Addresses of Custodian of Inventory Records FICERS, DIRECTORS AND SHAREHOLDERS	Dollar Amount of Inventory (specify cost, market of other basis) each of the inventories reported in a., above.

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In re

John Rodriguez and Ernestine Nanez, Debtors

	STATEMENT OF F	FINANCIAL AFFAIRS	
21. CURRENT PARTNERS, OFFIC	ERS, DIRECTORS AND SHAREHOLD	DERS:	
a. If the debtor is a partnership, list n	ature and percentage of interest of each	ch member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
·	t all officers & directors of the corporativoting or equity securities of the corporativoting	ion; and each stockholder who directly or indirectly owns, ration.	
Name and Address	Title	Nature and Percentage of Stock Ownership	
f the debtor is a partnership, list the . Name	nature and percentage of partnership i . Address	nterest of each member of the partnership. Date of Withdrawal	
mmediately preceding the commend	ement of this case.	nship with the corporation terminated within one (1) year Date of	
and Address	Title	Termination	
f the debtor is a partnership or corpo		COPORATION: ns credited or given to an insider, including compensation in perquisite during one year immediately preceding the	any

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

X

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case

Name of Parent Corporation Taxpayer

Identification Number (EIN)

X

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer

Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

John Rodriguez

Dated: 11/06/2007

/s/ John Rodriguez

X Date & Sign

Dated: 11/06/2007

/s/ Ernestine Nanez

X Date & Sign

Ernestine Nanez

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property

Creditor's Name

Intention

PROPERTY TO BE RETAINED

[x] None

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/06/2007 /s/ John Rodriguez

John Rodriguez

/s/ Ernestine Nanez

Ernestine Nanez

X Date & Sign

X Date & Sign

Dated:

11/06/2007

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$229,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$14,775	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$254,720	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$45,990	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,870
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,019
TOTALS			\$ 243,775 TOTAL ASSETS	\$ 300,710 TOTAL LIABILITIES	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

John Rodriguez and Ernestine Nanez, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount			
Domestic Support Obligations (From Schedule E)	\$ 0			
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0			
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0			
Student Loan Obligations (From Schedule F)	\$ 10,000.00			
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0			
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0			
TOTAL	\$ 10,000			
State the following:				
Average Income (from Schedule I, Line 16)	\$ 4,870.32			
Average Expenses (from Schedule J, Line 18)	\$ 2,019.00			

State the following:

Record # 330793

Current Monthly Income (from Form 22A Line 12; or,

Form 22B Line 11; or, Form 22C Line 20)

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 218,295.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 45,990.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 264,285.00

\$1,294.53

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	11/06/2007	/s/ John Rodriguez	X Date & Sign
		John Rodriguez	
Dated:	11/06/2007	/s/ Ernestine Nanez	X Date & Sign
		Ernestine Nanez	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez, and Ernestine Nanez / Debtors

Attorney for Debtor: Alex Wilson

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

11/06/2007 /s/ John Rodriguez X Date & Sign Dated:

John Rodriguez

Ernestine Nanez

/s/ Ernestine Nanez 11/06/2007 Dated: X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTC¥5COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Rodriguez and Ernestine Nanez, Debtors

Attorney for Debtor: Alex Wilson

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ John Rodriguez Dated: 11/06/2007 X Date & Sign John Rodriguez /s/ Ernestine Nanez Dated: 11/06/2007 X Date & Sign **Ernestine Nanez** Dated: 11/12/2007 /s/ Alex Wilson X Date & Sign Bar No: 6278725 Attorney: Alex Wilson